

**AIG Companies**

- Commerce and Industry Insurance Company
- American Home Assurance Company
- AIG Assurance Company
- AIU Insurance Company

- New Hampshire Insurance Company
- Insurance Company of the State of Pennsylvania
- National Union Fire Insurance Co. of Pittsburgh, Pa.

- AIG Property Casualty Company
- Illinois National Insurance Co.
- Granite State Insurance Company

**Commercial General Liability**

Florida

**COMPANY EXCEPTION PAGE**

Our Expected Loss Ratios are as follows:

Line of Business

Commercial General Liability

Premises	0.592
Products	0.592

Factor to remove ULAE	1.125
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ELR excluding ULAE

Premises	0.526
Products	0.526

Tax Multiplier *	1.022
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These loss ratios apply to the following rating plans:

Experience & Schedule Rating Plan +  
Composite Rating Plan  
Retrospective Rating Plan \*

+ Schedule Debits & Credits are added together to determine the final Schedule Modification. The calculated Experience Modification (Credit or Debit) & the Schedule Modification (Credit or Debit) are multiplied together to develop the final Experience & Schedule Rating Plan Modification.

CGL 11/17

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